

In re:
Colton A. Piccolo
Cayla B. Piccolo
Debtors

Case No. 22-11887-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 27, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Colton A. Piccolo, Cayla B. Piccolo, 105 Emerald Avenue, Reading, PA 19606-1430
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14706819	Bank of America, P. O. Box 672050, Dallas, TX 75267-2050
14706828	David J. Apothaker, Esq., Apothaker Scian, PC, P. O. Box 5496, Mount Laurel, NJ 08054-5496
14706831	+ Discover It Card, P. O. Box 30943, Salt Lake City, UT 84130-0943
14706834	+ Kristina Homoleski, Esquire, Midland Credit Mgmt., Inc., P. O. Box 9329, Catonsville, MD 21228-0329
14706836	+ Michael L. Schuman, Esquire, Hayt, Hayt & Landau, LLC, P. O. Box 500, Eatontown, NJ 07724-0500
14706838	+ Midland Credit Management Inc., P. O. Box 9329, Catonsville, MD 21228-0329

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dsgrdg@ptdprolog.net	Jul 27 2022 23:49:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 27 2022 23:49:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jul 27 2022 23:49:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 27 2022 23:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14706817	Email/PDF: bncntices@becket-lee.com	Jul 27 2022 23:47:31	American Express, P. O. Box 981535, El Paso, TX 79998-1535
14706818	+ Email/Text: bkfilings@zwickerpc.com	Jul 27 2022 23:49:00	American Express National Bank, c/o Zwicker & Associates, P.C., 3220 Tillman Dr., Ste. 215, Bensalem, PA 19020-2028
14706820	EDI: WFNNB.COM	Jul 28 2022 03:48:00	Boscov's, Comenity Capital Bank, P. O. Box 183043, Columbus, OH 43218-3043
14706821	EDI: CAPITALONE.COM	Jul 28 2022 03:48:00	Cabela's Club, Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14706822	EDI: CAPITALONE.COM	Jul 28 2022 03:48:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14706823	+ Email/Text: bankruptcy@cavps.com	Jul 27 2022 23:49:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14706825	+ EDI: CITICORP.COM	Jul 28 2022 03:48:00	Citi Card, P. O. Box 6500, Sioux Falls, SD 57117-6500
14706826	+ EDI: WFNNB.COM	Jul 28 2022 03:48:00	Comenity Bank/Comenity Card, 3075 Loyalty

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			Circle, P. O. Box 182789, Columbus, OH 43218-2789
14706827	Email/PDF: creditonebknotifications@resurgent.com	Jul 27 2022 23:47:35	Credit One Bank, P. O. Box 98873, Las Vegas, NV 89193-8873
14706829	Email/Text: bankruptcy@diamondcu.com	Jul 27 2022 23:49:00	Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464
14706830	+ EDI: DISCOVER.COM	Jul 28 2022 03:48:00	Discover Card, P. O. Box 30939, Salt Lake City, UT 84130-0939
14706832	EDI: PHINGENESIS	Jul 28 2022 03:48:00	Genesis FS Card Services, P. O. Box 4499, Beaverton, OR 97076-4499
14706833	+ EDI: HFC.COM	Jul 28 2022 03:48:00	HSBC Bank USA, N.A., P. O. Box 9, Buffalo, NY 14240-0009
14706824	EDI: JPMORGANCHASE	Jul 28 2022 03:48:00	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14706835	EDI: RMSC.COM	Jul 28 2022 03:48:00	Lowe's, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
14706837	+ Email/Text: bkfilings@zwickerpc.com	Jul 27 2022 23:49:00	Michael R. Lipinski, Esq., Zwicker & Associates, P.C., 3220 Tillman Dr., Ste. 215, Bensalem, PA 19020-2028
14706839	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 23:49:00	Midland Credit Mgmt. Inc., P. O. Box 2121, Warren, MI 48090-2121
14706840	EDI: RMSC.COM	Jul 28 2022 03:48:00	Old Navy Visa, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14706841	Email/PDF: ebnotices@pnmac.com	Jul 27 2022 23:58:02	PennyMac Loan Services LLC, P. O. Box 950002, Fort Worth, TX 76155-9802
14706843	+ EDI: PHINGENESIS	Jul 28 2022 03:48:00	TBOM - Milestone, P. O. Box 4499, Beaverton, OR 97076-4499
14706844	EDI: RMSC.COM	Jul 28 2022 03:48:00	TJX Rewards, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
14706842	+ EDI: WTRRN BANK.COM	Jul 28 2022 03:48:00	Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500
14706845	EDI: WFCCSBK	Jul 28 2022 03:48:00	Wells Fargo Bank, P. O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

District/off: 0313-4

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
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DAVID S. GELLERT	
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	on behalf of Debtor Colton A. Piccolo dsgrdg@ptdprolog.net
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DAVID S. GELLERT	
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	on behalf of Joint Debtor Cayla B. Piccolo dsgrdg@ptdprolog.net
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SCOTT F. WATERMAN (Chapter 13)	
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	ECFMail@ReadingCh13.com
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United States Trustee	
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	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 4

Information to identify the case:		
Debtor 1:	Colton A. Piccolo	Social Security number or ITIN: xxx-xx-8068
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Cayla B. Piccolo	Social Security number or ITIN: xxx-xx-5905
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 7/21/22
Case number:	22-11887-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Colton A. Piccolo	Cayla B. Piccolo
2. All other names used in the last 8 years		aka Cayla B. Printz
3. Address	105 Emerald Avenue Reading, PA 19606	105 Emerald Avenue Reading, PA 19606
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/27/22

For more information, see page 2

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